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cc:

Subject: Ohio Valley 2001 Priorities

Profit:

- Rate - Drive rate through all branches and departments. Review rate reports monthly with branch and regional managers. In Cincinnati, Louisville and Columbus conduct renewals meetings to determine rate strategy.
- Underwriting and reunderwriting - Conduct review of new business in monthly marketing meetings and during underwriting process. Ensure informal audits are being conducted throughout the region. Score well on audits. Provide the necessary leadership to ensure this is a priority and all departments are adhering to their department guidelines, good sound underwriting practices and procedures.
- Management of Ohio UM/UIM - Conduct meetings with global underwriting, claims, general counsel and field management to exchange information, formulate strategies and define roles of each party in the process. Execute underwriting strategy in conjunction with marketing efforts throughout the region. Establish work in process methods to enforce compliance with Supreme Court decisions. Followup to ensure all parties are carrying out their roles and meeting time tables.

Staff Development:

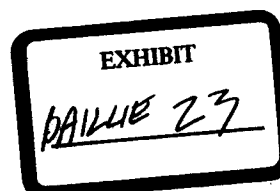
- Strengthening the regional role - Communicate roles to regionals. Conduct needs analysis with branch managers and regional in April. Incorporate role and needs analysis in performance goals. Followup quarterly with all parties to ensure everyone's moving on the forward track.
- Upgrading Staff - Ensure entire region has 40 hours of training. Performance appraisal process is complied with throughout region. Identify marginal players to move up or at. Coach regional and branch managers in the development of their staff.

Diversity:

- Take as many opportunities as possible to fill positions with minorities. (Plans are to fill three professional slots in next two months)
- Meet or exceed minority hiring goals. Ensure each branch has a diversity committee. Headup Cincinnati diversity committee and efforts.

Marketing:

- Tightenup marketing systems, particularly Columbus, Louisville and Cleveland. Ensure marketing systems are in force in all branches and region. Communicate expectations to branch and production leaders.
- Jeff Barton to conduct three to four visits to Cleveland and Indianapolis to coach and ensure compliance. Jeff to conduct monthly visits to Louisville and Columbus to carryout same.



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